

Information to identify the case:

Debtor 1 **Keith Bryan Donovan**
 First Name Middle Name Last Name

Debtor 2 **Christina Hensley Donovan**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-35318-KRH**

Social Security number or ITIN **xxx-xx-4421**
 EIN ____-____-____

Social Security number or ITIN **xxx-xx-7414**
 EIN ____-____-____

Date case filed for chapter **7 10/9/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keith Bryan Donovan	Christina Hensley Donovan
2. All other names used in the last 8 years		aka Tina Donovan
3. Address	5400 Towles Mill Road Partlow, VA 22534	5400 Towles Mill Road Partlow, VA 22534
4. Debtor's attorney Name and address	Robert Easterling 2217 Princess Anne St., Ste. 100-2 Frederickburg, VA 22401	Contact phone (540)373-5030 Email: eastlaw@easterlinglaw.com
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: peter.barrett@kutakrock.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: October 10, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Keith Bryan Donovan
 Christina Hensley Donovan
 Debtors

Case No. 19-35318-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: 309A

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 Total Noticed: 43

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.
 db/jdb

+Keith Bryan Donovan, Christina Hensley Donovan, 5400 Towles Mill Road,
 Partlow, VA 22534-9505
 15058577 +Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441
 15058578 +Bryan Wayne Donovan, 5400 Towles Mill Road, Partlow, Virginia 22534-9505
 15058583 +Citibank, P.O. Box 6042, Sioux Falls, South Dakota 57117-6042
 15058584 +Client Services, Inc., 3451 Harry S Truman Boulevard, Saint Charles, Missouri 63301-9816
 15058587 +Donovans Transport Incorporated, 5400 Towles Mill Road, Partlow, Virginia 22534-9505
 15058588 +FedLoan Servicing, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, Pennsylvania 17106-9184
 15058589 +Financial Pacific Leasing, Inc., 3455 S. 344th Way, #300,
 Federal Way, Washington 98001-9546
 15058590 +First Savings Credit Card, P.O. Box 5019, Sioux Falls, South Dakota 57117-5019
 15058592 +Headway Capital, LLC, 175 W. Jackson Boulevard, #1000, Chicago, Illinois 60604-2863
 15058594 +Little Tire Company Inc., 2415 Princess Anne Street, Fredericksburg, VA 22401-3331
 15058596 +NAPA of Fredericksburg, 10879 Houser Drive, Fredericksburg, Virginia 22408-2451
 15058598 +NSWC Federal Credit Union, P.O. Box 966, Dahlgren, Virginia 22448-0966
 15058599 +Office of the U.S. Attorney, 919 E Main Street, #1900, Richmond, Virginia 23219-4622
 15058601 +Sears/Shop Your Way, P.O. Box 6283, Sioux Falls, South Dakota 57117-6283
 15058602 +Specialized Loan Servicing, 8742 Lucent Boulevard, #300,
 Highlands Ranch, Colorado 80129-2386
 15058609 +Tractor Supply Credit Plan, P.O. Box 790449, St. Louis, MO 63179-0449
 15058610 +U.S. Attorney General, U.S. Department of Justice, 950 Pennsylvania Avenue NW,
 Washington, District of Columbia 20530-0009
 15058612 +U.S. Department of the Treasury, Bureau of the Fiscal Service, P.O. Box 830794,
 Birmingham, Alabama 35283-0794
 15060165 +United States Attorney, 919 E Main St., Suite 1900, Richmond, VA 23219-4625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: eastlaw@easterlinglaw.com Oct 11 2019 03:22:43 Robert Easterling,
 2217 Princess Anne St., Ste. 100-2, Fredericksburg, VA 22401
 tr +EDI: QPJBARRETT.COM Oct 11 2019 07:03:00 Peter J. Barrett, Kutak Rock LLP,
 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
 15058579 +E-mail/Text: cms-bk@cms-collect.com Oct 11 2019 03:25:04 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, New York 14206-2317
 15058580 +EDI: CAPITALONE.COM Oct 11 2019 07:03:00 Capital One, P.O. Box 30285,
 Salt Lake City, Utah 84130-0285
 15058581 +EDI: CAPONEAUTO.COM Oct 11 2019 07:04:00 Capital One Auto Finance, P.O. Box 660068,
 Sacramento, California 95866-0068
 15058582 +EDI: CAPITALONE.COM Oct 11 2019 07:03:00 Capital One/Walmart, P.O. Box 30285,
 Salt Lake City, Utah 84130-0285
 15058585 +EDI: RCSFNBMARIN.COM Oct 11 2019 07:03:00 Credit One Bank, N.A., P.O. Box 98873,
 Las Vegas, Nevada 89193-8873
 15058585 +E-mail/PDF: creditonebknofications@resurgent.com Oct 11 2019 03:32:32
 Credit One Bank, N.A., P.O. Box 98873, Las Vegas, Nevada 89193-8873
 15058586 +EDI: DISCOVER.COM Oct 11 2019 07:03:00 Discover Financial Services LLC, P.O. Box 3025,
 New Albany, Ohio 43054-3025
 15058591 +EDI: PHINAMERI.COM Oct 11 2019 07:03:00 GM Financial, P.O. Box 183834,
 Arlington, Texas 76096-3834
 15058593 +E-mail/Text: bncnotices@becket-lee.com Oct 11 2019 03:24:47 Kohl's Credit, P.O. Box 3043,
 Milwaukee, Wisconsin 53201-3043
 15058595 +EDI: MERRICKBANK.COM Oct 11 2019 07:03:00 Merrick Bank, P.O. Box 9201,
 Old Bethpage, New York 11804-9001
 15058595 +E-mail/PDF: MerrickBKNofications@Resurgent.com Oct 11 2019 03:35:31 Merrick Bank,
 P.O. Box 9201, Old Bethpage, New York 11804-9001
 15058597 +E-mail/Text: emiller@northmillef.com Oct 11 2019 03:25:04 North Mill Equipment Finance LLC,
 50 Washington Street, 10th Floor, Norwalk, Connecticut 06854-2751
 15058603 +EDI: RMSC.COM Oct 11 2019 07:03:00 SYNCB/Care Credit, Attn: Bankruptcy Dept.,
 P.O. Box 965064, Orlando, Florida 32896-5064
 15058604 +EDI: RMSC.COM Oct 11 2019 07:03:00 SYNCB/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060,
 Orlando, Florida 32896-5060
 15058605 +EDI: RMSC.COM Oct 11 2019 07:03:00 SYNCB/Rakuten, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, Florida 32896-5060
 15058606 +EDI: RMSC.COM Oct 11 2019 07:03:00 SYNCB/Walmart, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, Florida 32896-5060
 15058600 +EDI: SEARS.COM Oct 11 2019 07:03:00 Sears Credit Cards, P.O. Box 6283,
 Sioux Falls, South Dakota 57117-6283
 15058608 +EDI: TFSR.COM Oct 11 2019 07:03:00 Toyota Financial Services, Attn: Bankruptcy Dept.,
 P.O. Box 8026, Cedar Rapids, Iowa 52409
 15058607 +EDI: WTRRN BANK.COM Oct 11 2019 07:03:00 Target Card Services, 3901 West 53rd Street,
 Sioux Falls, South Dakota 57106-4221
 15058611 +EDI: ECMC.COM Oct 11 2019 07:03:00 U.S. Department of Education, P.O. Box 16448,
 Saint Paul, Minnesota 55116-0448
 15058613 +E-mail/Text: bankruptcynotices@sba.gov Oct 11 2019 03:24:43
 U.S. Small Business Administration, 409 3rd Street, SW, Washington, D.C. 20416-0002

District/off: 0422-7

User: manleyc
Form ID: 309A

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Total Noticed: 43

Date Rcvd: Oct 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15058614	+EDI: WFFC.COM Oct 11 2019 07:03:00	Wells Fargo Bank, P.O. Box 95225,
	Albuquerque, New Mexico 87199-5225	
15058615	+EDI: WFFC.COM Oct 11 2019 07:03:00	Wells Fargo Card Services, P.O. Box 10347,
	Des Moines, Iowa 50306-0347	
TOTAL: 25		

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett peter.barrett@kutakrock.com,
charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Robert Easterling on behalf of Joint Debtor Christina Hensley Donovan
eastlaw@easterlinglaw.com, eastlaw@infionline.net
Robert Easterling on behalf of Debtor Keith Bryan Donovan eastlaw@easterlinglaw.com,
eastlaw@infionline.net

TOTAL: 4